

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Hany A Kandel
Mai M Aly
Debtor(s)

Case No. 16 B 21566

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/01/2016.
- 2) The plan was confirmed on 11/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 07/08/2017.
- 6) Number of months from filing to last payment: 11.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,264.00
Less amount refunded to debtor	\$1,133.77

NET RECEIPTS: \$11,130.23

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,810.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$529.27
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,339.27

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ally Financial	Secured	8,056.87	8,056.87	8,056.87	806.01	94.68
Capital One Auto Finance	Secured	11,988.10	11,988.10	11,988.10	4,268.01	384.85
Cavalry SPV I LLC Assignee of Capital O	Unsecured	974.50	1,078.22	1,078.22	0.00	0.00
Chase	Unsecured	11,648.80	NA	NA	0.00	0.00
Chase	Unsecured	500.00	NA	NA	0.00	0.00
Chase	Unsecured	11,353.47	NA	NA	0.00	0.00
Discover Bank	Unsecured	4,492.00	4,601.38	4,601.38	0.00	0.00
Educational Credit Management Corp	Unsecured	31,252.00	30,752.34	30,752.34	0.00	0.00
Home Depot Loan Services	Unsecured	22,647.00	22,662.92	22,662.92	0.00	0.00
Midland Funding LLC	Unsecured	3,115.75	3,014.50	3,014.50	0.00	0.00
Midland Funding LLC	Unsecured	475.00	488.34	488.34	0.00	0.00
PNC Bank NA	Unsecured	12,869.00	13,021.54	13,021.54	0.00	0.00
PNC Bank NA	Unsecured	7,895.00	7,803.00	7,803.00	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,710.00	2,470.00	2,470.00	0.00	0.00
Quantum3 Group	Unsecured	5,671.00	5,635.15	5,635.15	0.00	0.00
Quantum3 Group	Unsecured	6,747.00	6,703.20	6,703.20	0.00	0.00
Resurgent Capital Services	Unsecured	31,762.00	31,819.40	31,819.40	0.00	0.00
Resurgent Capital Services	Unsecured	19,049.00	19,584.74	19,584.74	0.00	0.00
Resurgent Capital Services	Unsecured	4,342.00	4,347.00	4,347.00	0.00	0.00
United States Dept Of Education	Unsecured	9,278.00	8,546.82	8,546.82	0.00	0.00
Village of Harwood Heights	Unsecured	200.00	NA	NA	0.00	0.00
Wells Fargo Bank	Secured	261,067.00	258,527.88	258,527.88	0.00	0.00
Wells Fargo Bank	Secured	1,237.41	1,237.41	1,237.41	1,237.41	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$258,527.88	\$0.00	\$0.00
Mortgage Arrearage	\$1,237.41	\$1,237.41	\$0.00
Debt Secured by Vehicle	\$20,044.97	\$5,074.02	\$479.53
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$279,810.26	\$6,311.43	\$479.53
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$162,528.55	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,339.27</u>
Disbursements to Creditors	<u>\$6,790.96</u>
TOTAL DISBURSEMENTS :	<u>\$11,130.23</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/06/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.